

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-11040-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Valerie L. Yorker  
dba Mackie & Pammie, dba DJY & Gram  
316 Park. Ave.  
Hightstown, NJ 08520

Social Security No.:  
xxx-xx-6190

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 1/18/2018 and a confirmation hearing on such Plan has been scheduled for 6/12/2018 at 10:00 AM.

The debtor filed a Modified Plan on 6/6/2018 and a confirmation hearing on the Modified Plan is scheduled for 7/10/2018 at 10:00 am. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: June 6, 2018  
JAN: gan

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Valerie L. Yorker  
 Debtor

Case No. 18-11040-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 186

Page 1 of 3  
 Total Noticed: 56

Date Rcvd: Jun 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2018.

db +Valerie L. Yorker, 316 Park. Ave., Hightstown, NJ 08520-4126  
 cr +HSBC Bank USA, National Association as Trustee for, 301 West Bay Street,  
 Jacksonville, NJ 32202-5184  
 517283393 +Arrowood Indemnity Company, 55 Harrison Road Suite 203, Glen Rock, NJ 07452-3303  
 517283394 Aspen at Princeton Meadows, 743-1115 Aspen Dr, Plainsboro, NJ 08536  
 517283397 +Bloomingdale's, PO Box 8053, Mason, OH 45040-8053  
 517283401 +Capital One Bank, PO Box 12907, Norfolk, VA 23541-0907  
 517283402 +Cenlar, PO Box 77404, Trenton, NJ 08628-6404  
 517378392 Emergency Physicians Services of NJ, PA, PO Box 1123, Minneapolis MN 55440-1123  
 517283404 +Everbank, PO Box 2167, 216 Haddon Ave Ste 303, Jacksonville, FL 32232-0004  
 517283405 +Everbank, PO Box 2167, Jacksonville, FL 32232-0004  
 517420999 +HSBC BANK USA, c/o Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430  
 517422728 +HSBC Bank USA, National Association, c/o TIAA, FSB d/b/a Everbank, 301 West Bay Street,  
 Jacksonville, FL 32202-5184  
 517283407 +Hightstown Borough, 156 Bank St., Hightstown, NJ 08520-3728  
 517283409 Internal Revenue Service, PO Box 725 Special Procedures Fuction, Springfield, NJ 07081  
 517283411 +Lawrence Day School, 510 Lawrence Square Blvd S, Lawrence Township, NJ 08648-2674  
 517283412 +Lease And Rental, 45 Haverhill St, Andover, MA 01810-1499  
 517283413 +Macys, PO Box 8053, Mason, OH 45040-8053  
 517464237 Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio,  
 PO BOX 16408, St. Paul, MN 55116-0408  
 517283414 +New Century Financial Services, 7 Entin Road, C/O Pressler And Pressler LLP,  
 Parsippany, NJ 07054-5020  
 517283416 +New Century Financial Services, Inc., 7 Entin Rd, Attn: Pressler And Pressler, LLP,  
 Parsippany, NJ 07054-5020  
 517283415 New Century Financial Services, Inc., 7 Entin Road, Attn Pressler And Pressler,  
 Parsippany, NJ 07054-5020  
 517283417 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,  
 Trenton, NJ 08625-0112  
 517471959 Petro Inc, c/o, Mullooly, Jeffrey, Rooney & Flynn LLP, 6851 Jericho Turnpike,  
 P.O. Box 9036, Syosset, New York 11791-9036  
 517283419 +Petro Inc, 6851 Jericho Turnpike, Suite 220, Syosset, NY 11791-4449  
 517471957 Petro Inc c/o, Mullooly, Jeffrey, Rooney & Flynn LLP, 6851 Jericho Turnpike, PO Box 9036,  
 Syosset, NY 11791-9036  
 517283422 +Public Storage, 2629 Brunswick Ave, Lawrence Township, NJ 08648-4104  
 517283425 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, P.O. Box 245,  
 Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)  
 517283424 +Slomins, PO Box 505, Caldwell, NJ 07007-0505  
 517283426 +Suez Water, 31 Maple Ave, Plainsboro, NJ 08536-2531  
 517416005 +TERI Loan Holdings, LLC, Boston Portfolio Advisors as Authorized,  
 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662  
 517411978 +TIAA, FSB, d/b/a EverBank, 301 W. Bay Street, Jacksonville, NJ 32202-5184  
 517283427 +University Medical Center of Princeton, 1 Plainsboro Rd, Plainsboro, NJ 08536-1913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 07 2018 00:35:55 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 07 2018 00:35:52 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

517283384 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 07 2018 00:48:28 American InfoSource,  
 c/o Tmobile, PO Box 248848, Oklahoma City, OK 73124-8848

517283390 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 07 2018 00:49:03 American Infosource,  
 PO Box 268941, Oklahoma City, OK 73126-8941

517283386 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 07 2018 00:48:28 American Infosource,  
 PO Box 269093, Oklahoma City, OK 73126-9093

517283395 E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jun 07 2018 00:35:48 Asset Acceptance,  
 Po Box 2036, Warren, MI 48090-2036

517283398 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 07 2018 00:48:23 Capital One Bank,  
 PO Box 71083, Charlotte, NC 28272-1083

517283403 E-mail/Text: mrdiscen@discover.com Jun 07 2018 00:34:40 Discover Bank, PO Box 3025,  
 New Albany, OH 43054-3025

517344215 E-mail/Text: cio.bncmail@irs.gov Jun 07 2018 00:35:00 IRS, POB 7346,  
 Philadelphia, PA 19101-7346

517415564 E-mail/PDF: resurgentbknofications@resurgent.com Jun 07 2018 00:32:51  
 LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10675,  
 Greenville, SC 29603-0675

517336040 +E-mail/Text: bankruptcydpt@mcsmcg.com Jun 07 2018 00:35:51  
 Midland Credit Management, Inc. as agent for, Asset Acceptance LLC, Po Box 2036,  
 Warren MI 48090-2036

517283421 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 07 2018 00:30:37  
 Portfolio Recovery, PO Box 41067, Norfolk, VA 23541

District/off: 0312-3

User: admin  
Form ID: 186

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Total Noticed: 56

Date Rcvd: Jun 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517283420 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 07 2018 00:31:34  
Portfolio Recovery, c/o MBNA, PO Box 41067, Norfolk, VA 23541  
517366821 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 07 2018 00:50:10  
Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541  
517415568 E-mail/PDF: resurgentbknofifications@resurgent.com Jun 07 2018 00:48:25  
PYOD LLC C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675  
517412476 E-mail/PDF: resurgentbknofifications@resurgent.com Jun 07 2018 00:48:27 PYOD, LLC,  
c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675  
517405945 +E-mail/PDF: resurgentbknofifications@resurgent.com Jun 07 2018 00:49:02  
PYOD, LLC its successors and assigns as assignee, of Arrow Financial Services, LLC,  
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
517406220 +E-mail/PDF: resurgentbknofifications@resurgent.com Jun 07 2018 00:31:46  
PYOD, LLC its successors and assigns as assignee, of North Star Capital Acquisition LLC,  
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
517283418 E-mail/Text: ebn@vativrecovery.com Jun 07 2018 00:35:15 Palisades Collections,  
PO Box 40728, Houston, TX 77240-0728  
517325943 E-mail/Text: ebn@vativrecovery.com Jun 07 2018 00:35:15 Palisades Collections, LLC,  
VATIV RECOVERY SOLUTIONS LLC, dba SMC, As agent for Palisades Collections, LLC,  
P.O. Box 40728, Houston, TX 77240-0728  
517283423 +E-mail/Text: jennifer.chacon@sp servicing.com Jun 07 2018 00:37:12  
Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250  
517298117 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 07 2018 00:48:28 T Mobile/T-Mobile USA Inc,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517392879 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 07 2018 00:49:03 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
517419460 E-mail/Text: jennifer.chacon@sp servicing.com Jun 07 2018 00:37:12  
Wells Fargo Bank, N.A., as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,  
Salt Lake City, UT 84165-0250

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517283385\* American InfoSource, c/o Tmobile, PO Box 248848, Oklahoma City, OK 73124-8848  
517283391\* +American Infosource, PO Box 268941, Oklahoma City, OK 73126-8941  
517283392\* +American Infosource, PO Box 268941, Oklahoma City, OK 73126-8941  
517283387\* +American Infosource, PO Box 269093, Oklahoma City, OK 73126-9093  
517283388\* +American Infosource, PO Box 269093, Oklahoma City, OK 73126-9093  
517283389\* +American Infosource, PO Box 269093, Oklahoma City, OK 73126-9093  
517283396\* Asset Acceptance, PO Box 2036, Warren, MI 48090-2036  
517283399\* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  
517283400\* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  
517283406\* +Everbank, PO Box 2167, Jacksonville, FL 32232-0004  
517283410\* Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081  
517283408\* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
517471958\* Petro Inc - c/o, Mullooly, Jeffrey, Rooney & Flynn LLP, 6851 Jericho Turnpike,  
PO Box 9036, Syosset, NY 11791-9036  
517442801\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
517283428 ##+Wilshire Credit Corporation, PO Box 8517, Portland, OR 97207-8517

TOTALS: 0, \* 14, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 08, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 186

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Total Noticed: 56

Date Rcvd: Jun 06, 2018

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Alexandra T. Garcia on behalf of Creditor HSBC Bank USA, National Association as Trustee for Homestar Mortgage Acceptance Corp., Asset-Backed Pass Through Certificates, Series 2004-6 NJECFMAIL@mwclaw.com, nj-ecfmail@ecf.courtdrive.com  
Andrew M. Lubin on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, on behalf of the registered holders of First Franklin Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series 2004-FF6 bkecf@milsteadlaw.com, alubin@milsteadlaw.com  
Denise E. Carlon on behalf of Creditor HSBC Bank USA, National Association as Trustee for Homestar Mortgage Acceptance Corp., Asset-Backed Pass Through Certificates, Series 2004-6 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Melissa S DiCerbo on behalf of Creditor HSBC Bank USA, National Association as Trustee for Homestar Mortgage Acceptance Corp., Asset-Backed Pass Through Certificates, Series 2004-6 nj-ecfmail@mwclaw.com, nj-ecfmail@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor HSBC BANK USA AS TRUSTEE FOR HMAR 2004-5 rsolarz@kmlawgroup.com  
Robert P. Saltzman on behalf of Creditor HSBC Bank USA, National Association as Trustee for Homestar Mortgage Acceptance Corp., Asset-Backed Pass Through Certificates, Series 2004-6 dnj@pbslaw.org  
Seymour Wasserstrum on behalf of Debtor Valerie L. Yorker mylawyer7@aol.com, ecf@seymourlaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9